

# **SOCIAL WORKERS PROFESSIONAL LIABILITY INSURANCE**

**ADMINISTERED BY**



**American Professional Agency**

**[www.AmericanProfessional.com](http://www.AmericanProfessional.com)**

**(800) 421-6694 X2308**

**[SocialWork@AmericanProfessional.com](mailto:SocialWork@AmericanProfessional.com)**

**UNDERWRITTEN BY  
ALLIED WORLD INSURANCE COMPANY**

## **PROGRAM BENEFITS AND HIGHLIGHTS**

- **Defense Expenses related to Licensing Board Hearings and Other Proceedings:** Limit of \$35,000 per proceeding is included with NO annual aggregate with an option to increase the limit up to \$150,000
- **First Party Assault and Battery Coverage:** Reimbursement up to \$25,000 in medical expenses related to injuries and/or personal property damage caused by a patient or client
- **Medical Payments Coverage:** Limit of \$100,000 for Medical Payments to a patient or client arising from bodily injury on your business premises
- **Emergency Aid Coverage:** Reimbursement to you up to \$15,000 for costs and expenses for medical supplies and lost earnings up to \$100.00 due to the provision of volunteer emergency treatment or services
- **Punitive Damages Coverage:** Limit of \$25,000 (where allowable/insurable by law)
- **Fire Legal Liability Coverage:** \$150,000 liability limit for fire damage to third party property
- **Premises Liability:** Bodily Injury Coverage and/or Damage to property of patients on your primary office locations(s) with no additional cost
- **Information Privacy Coverage (HIPAA):** Up to \$25,000 defense provided for Federal and state regulators who investigate you for violations of privacy protections statutes (where allowed by law)
- **Limits up to \$2 million per occurrence/\$4 million per policy year** “Prior Acts” coverage is available; therefore, it is not necessary to purchase tail coverage to change to our policy
- **No Surcharge for Claims,** No Deductible and No association membership required
- Individual, group and corporate coverage - separate limits of liability are included
- **Broad coverage** at affordable rates includes Personal and Advertising Injury Coverage, Publishing of articles or books and broadcasting activities, Tele-therapy Coverage and Forensic Practice Coverage
- Unlimited Payment of **Defense Expenses is in addition to the Limit of Liability** for Professional and General Business Liability Coverages
- Insuring company has an **A.M. Best rating of “A”** with strong financial stability
- **Online application processing** and proof of coverage is available same day
- **Experienced claims professionals** are available to assist with practice related questions
- **Knowledgeable customer service representatives** are easily accessible by telephone
- **Online credit card processing** and Vcheck payment are available

## **RISK MANAGEMENT SERVICES**

- **Risk Management Consultation Services** are accessible for our policyholders with experienced and professional risk managers, on a variety of topics, such as record requests/record retention, privacy questions and other practice related issues
- **Online Risk Management and Continuing Education Courses** are available with [AtHealthCE.com](http://AtHealthCE.com) and [BehavioralHealthCE.com](http://BehavioralHealthCE.com)

(Coverage Features and Discounts are subject to individual state approval and underwriting requirements)